

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 25th day of May, 2002, William Keen a/k/a William Garvin Keen and Kimberly Keen, husband and wife, executed a certain Deed of Trust to Mel Westerfield, Trustee for the benefit of Regions Bank, successor by merger to Union Planters Bank, National Association, which Deed of Trust was recorded in the office of the Chancery Clerk of DeSoto County, Mississippi and recorded in Deed of Trust Book 1531 at Page 329 of the land records; and,

WHEREAS, T. Frank Collins has been substituted in the place and stead of Mel Westerfield, Trustee for Regions Bank, successor by merger to Union Planters Bank, National Association, said Appointment of Substitute Trustee being recorded in Book 3,291 at Page 97 of the records of the Chancery Clerk of said County; and,

WHEREAS, fee simple title is vested in William Garvin Keen; and,

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, Regions Bank, successor by merger to Union Planters Bank, National Association, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, T. Frank Collins, Substituted Trustee in said Deed of Trust, will on the 17th day of June, 2011, offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the DeSoto County Courthouse, 2535 Hwy 51 South, Hernando, Mississippi to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

6-17-11

Lot 2845, Section N, Southaven West Subdivision, situated in Section 26,
Township 1 South, Range 8 West, as per plat thereof recorded in Plat Book 5,
Pages 8 and 9, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 18th day of May, 2011.



T. Frank Collins, Substituted Trustee

Prepared By:

T. Frank Collins, Esq.

Collins & Associates, PLLC

100 Webster Circle, Suite 2

Madison, Mississippi 39110

Telephone: (601) 853-4400

Dates of Publication:

May 26, June 2, June 9 and June 16, 2011

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI)
COUNTY OF DESOTO)

WHEREAS, on February 19, 2009, Eula S. Lewis and David L. Lewis executed a promissory note payable to the order of Memphis Area Teachers' Credit Union; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated February 19, 2009, executed by Eula S. Lewis and David L. Lewis, and being recorded in Book 3,001 at Page 113 of the records of the Chancery Clerk of Desoto County, Mississippi; and which aforesaid Instrument conveys to Carlos S. Webb of Shelby County, Tennessee, Trustee and to Memphis Area Teachers' Credit Union, as Beneficiary, the hereinafter described property; and

WHEREAS, Memphis Area Teachers' Credit Union, having executed a Substitution of Trustee to substitute Floyd Healy as trustee in the place and stead of Carlos S. Webb of Shelby County, Tennessee, the same having been recorded in Book 3,289 at Page 177 of the records of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, default having occurred under the terms and conditions of said promissory note and Deed of Trust and the holder having declared the entire balance due and payable; and

WHEREAS, Floyd Healy, Substituted Trustee in said Deed of Trust will on the 17th day of June, 2011, between the hours of 11:00 a.m. and 4:00 p.m., offer for sale and will sell at public outcry to the highest bidder for cash at the East front door of the Desoto County Courthouse located at 2535 Highway 51 South in Hernando, Mississippi, the following described property located and situated in Desoto County, Mississippi, to wit:

LOT 70, PHASE 3, HERNANDO HILLS SUBDIVISION, LOCATED IN SECTION 6, TOWNSHIP 3 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 34, PAGES 12-13, IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY.

More commonly known as: 800 Green T Lakes West, Hernando, Mississippi 38632

Subject to the rights of way and easement for public roads and public utilities, and to any prior conveyance or reservation of mineral of every kind and character, including but not limited to oil, gas, sand and gravel in or under subject property.

As the undersigned Substituted Trustee, I will convey only such title as is vested in me under said Deed of Trust.

This 24th day of May, 2011.

Prepared by:
Floyd Healy
1405 N. Pierce, Suite 306
Little Rock, Arkansas 72207

Floyd Healy
Substituted Trustee



Insertion Dates:
May 26, 2011; June 2, 2011; June 9, 2011; and June 16, 2011

6-17-11